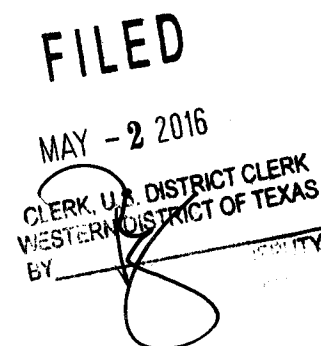


STEVE HARRIS
23501 Ladrillo Street
Woodland Hills, California 91367
Telephone No.: (818) 887-6911



April 23, 2016

JP Morgan Chase Bank
FCRA Settlement Claims Administrator
Post Office Box No.: 43389
Providence, Rhode Island 02940-3389

**RE: FAIR CREDIT REPORTING ACT ("FCRA") VIOLATION – JP
MORGAN CHASE BANK, N.A. AND CHASE BANK USA, N.A.
PROPOSED SETTLEMENT – DUNCAN V. JP MORGAN CHASE BANK,
N.A., W.D. TEX. CASE NO. 5:14-cv-00912-FB – CLASS ACTION
LAWSUIT**

To Whom It May Concern:

Be advised that JP Morgan Chase Bank, N.A. in fact accessed their consumer credit information between October 16, 2009 and October 16, 2014 after the occurrence of specified events with respect to my account in violation of the Fair Credit Reporting Act. I am aware that the *Duncan v. JPMorgan Chase Bank, N.A.*, W.D. Tex. Case No. 5:14-cv-00912-FB is on calendar for April 27, 2016 for the Final Approval Settlement Hearing at 9:30 a.m. at the United States District Court for the Western District of Texas, San Antonio Division, located at John H. Wood, Jr. U.S. Courthouse Building, 655 E. Cesar E. Chavez Blvd., San Antonio, Texas 78206 and that the hearing may be moved to a different date or time without additional notice.

Further it is my understanding that the Court authorized a notice period regarding this proposed settlement because I have a right to know about the proposed Settlement of this Class Action lawsuit and about my options before the Court decides whether to give final approval to the Settlement. Therefore, this letter has been prepared to put all parties concerned on formal notice of my intent and request to be included in the Class Action lawsuit to be heard by Chief Judge Fred Biery of the United States District Court for the Western District of Texas.

I am aware that an application to join this Class Action lawsuit was due by March 23, 2016 however this matter was brought to my attention on April 23, 2016. Therefore, this Notice requesting that I be added to the Class Action lawsuit, this Notice has also been sent to the following:

To Whom It May Concern
PROPOSED SETTLEMENT
April 23, 2016
Page Two Continued

Clerk of the Court For The United States
District Court For The Western District Of Texas
655 E. Cesar Chavez Boulevard
San Antonio, Texas 78206


Benjamin R. Bingham, Esq.
BINGHAM & LEA, P.C.
319 Maverick Street
San Antonio, Texas 78212

Noah A. Levine, Esq.
WILMER CUTLER PICKERING HALE AND DORR LLP
7 World Trade Center
250 Greenwich Street
New York, New York 10007

My telephone number is (818) 887-6911 in the event you need to contact me regarding this timely and urgent matter.

Sincerely

STEVE HARRIS

A handwritten signature in black ink, appearing to read 'Steve Harris', with a long horizontal flourish extending to the right.

Steve Harris